

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 David R Miller  
 Barbara A Miller  
 Debtors

Case No. 18-14460-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: JEGilmore  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 10

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db/jdb +David R Miller, Barbara A Miller, 906 Huff's Church Road, Alburtis, PA 18011-2129  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 cr +Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 26 2020 03:45:06  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 26 2020 03:45:18 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecseidi@recoverycorp.com Feb 26 2020 03:51:37 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

JOSEPH L QUINN on behalf of Joint Debtor Barbara A Miller CourtNotices@rqplaw.com  
 JOSEPH L QUINN on behalf of Debtor David R Miller CourtNotices@rqplaw.com  
 REBECCA ANN SOLARZ on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
 ecfmail@readingch13.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
 United States Trustee USTPRegion03.PH. ECF@usdoj.gov  
 WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
 ECF\_FRPA@Trustee13.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Barbara A. Miller fka Barbara A Bolig fka Barbara A Rose David R. Miller <u>Debtors</u>	CHAPTER 13
FREEDOM MORTGAGE CORPORATION <u>Movant</u>	NO. 18-14460 AMC
vs.	
Barbara A. Miller fka Barbara A Bolig fka Barbara A Rose David R. Miller <u>Debtors</u>	11 U.S.C. Section 362
Scott F. Waterman, Esquire <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,768.89**, which breaks down as follows;

Post-Petition Payments: December 2019 to February 2020 at \$1,016.85/month

Suspense Balance: \$312.66  
Fees & Costs Relating to Motion: \$1,031.00  
**Total Post-Petition Arrears \$3,768.89**

2. The Debtor(s) shall cure said arrearages in the following manner;
  - a). Beginning on March 1, 2020 and continuing through February 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,016.85** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$314.08 for March 2020 to January 2021 and \$314.01 for February 2021** towards the arrearages on or before the last day of each month at the address below;

FREEDOM MORTGAGE  
CORPORATION 10500 Kincaid  
Drive Fishers, Indiana 46037-9764

- b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

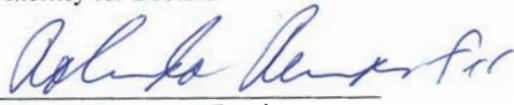
Date: February 5, 2020

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: February 14, 2020

/s/ Joseph L. Quinn, Esquire  
Joseph L. Quinn, Esquire  
Attorney for Debtors

Date: 2/19/2020

  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 25th day of February, 2020, ~~xxxx~~. However, the court  
retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Ashely M. Chan